

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: KRYSTINAK, JOHN	§ Case No. 09-16974-JS
KRYSTINAK, MARY	§
	§
Debtor(s)	§

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that DAVID GROCHOCINSKI, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of U.S. Bankruptcy Court
219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00am on 03/05/2010 in Courtroom 4016, United States Courthouse, DuPage County Courthouse
505 N. County Farm Road
DuPage, IL 60187.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 01/11/2010 By: /s/DAVID GROCHOCINSKI, TRUSTEE
Trustee

DAVID GROCHOCINSKI, TRUSTEE
1900 RAVINIA PLACE
ORLAND PARK, IL 60462
(708) 226-2700

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EASTERN DIVISION

In re: KRYSTINAK, JOHN § Case No. 09-16974-JS
KRYSTINAK, MARY §
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SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 12,001.74
and approved disbursements of \$ 0.00
leaving a balance on hand of ¹ \$ 12,001.74

Claims of secured creditors will be paid as follows:

Claimant	Proposed Payment
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

	Reason/Applicant	Fees	Expenses
Trustee	DAVID GROCHOCINSKI, <u>TRUSTEE</u>	\$ 1,950.17	\$ _____
Attorney for trustee	GROCHOCINSKI , GROCHOCINSKI & <u>LLOYD, LTD.</u>	\$ 3,320.00	\$ 78.71
Appraiser	_____	\$ _____	\$ _____
Auctioneer	_____	\$ _____	\$ _____
Accountant	SCOTT, HOREWITCH, PIDGEON & ABRAMS, <u>LLC</u>	\$ 1,672.50	\$ _____
Special Attorney for trustee	_____	\$ _____	\$ _____
Charges,	<u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
Fees,	<u>United States Trustee</u>	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor</i> _____	\$ _____	\$ _____
<i>Attorney for</i> _____	\$ _____	\$ _____
<i>Accountant for</i> _____	\$ _____	\$ _____
<i>Appraiser for</i> _____	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
		N/A	

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 338,959.36 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.5 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>

<u>001</u>	<u>AMERICAN INFOSOURCE AS AGENT FOR TARGET</u>	\$ <u>14,233.15</u>	\$ <u>209.14</u>
<u>002</u>	<u>HEALTHCARE ASSOCIATES CREDIT UNION</u>	\$ <u>10,614.59</u>	\$ <u>155.96</u>
<u>003</u>	<u>CAPITAL ONE BANK USA NA</u>	\$ <u>8,738.99</u>	\$ <u>128.40</u>
<u>004</u>	<u>CAPITAL ONE BANK USA NA</u>	\$ <u>17,856.80</u>	\$ <u>262.37</u>
<u>005</u>	<u>CHASE BANK USA NA</u>	\$ <u>23,706.59</u>	\$ <u>348.32</u>
<u>006</u>	<u>CHASE BANK USA NA</u>	\$ <u>22,065.36</u>	\$ <u>324.21</u>
<u>007</u>	<u>CHASE BANK USA NA</u>	\$ <u>1,005.42</u>	\$ <u>14.77</u>
<u>008</u>	<u>CHASE BANK USA NA</u>	\$ <u>2,103.85</u>	\$ <u>30.91</u>
<u>009</u>	<u>US DEPARTMENT OF EDUCATION</u>	\$ <u>151,454.01</u>	\$ <u>2,225.33</u>
<u>010</u>	<u>FIA CARD SERVICES BY AMERICAN INFOSOURCE</u>	\$ <u>14,715.05</u>	\$ <u>216.21</u>
<u>011</u>	<u>FIA CARD SERVICES, NA BY AMERICAN INFOSOURCE</u>	\$ <u>20,413.69</u>	\$ <u>299.94</u>
<u>012</u>	<u>FIA CARD SERVICES/BY AMERICAN INFOSOURCE</u>	\$ <u>23,937.32</u>	\$ <u>351.71</u>
<u>013</u>	<u>FIA CARD SERVICES/BY AMERICAN INFOSOURCE</u>	\$ <u>6,302.34</u>	\$ <u>92.60</u>
<u>014</u>	<u>FIA CARD SERVICES/BY AMERICAN INFOSOURCE</u>	\$ <u>19,739.80</u>	\$ <u>290.04</u>
<u>015</u>	<u>GE MONEY BANK DBA LOWES CONSUMER</u>	\$ <u>2,072.40</u>	\$ <u>30.45</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
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N/A

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
		N/A	

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/DAVID GROCHOCINSKI, TRUSTEE
Trustee

DAVID GROCHOCINSKI, TRUSTEE
1900 RAVINIA PLACE
ORLAND PARK, IL 60462
(708) 226-2700

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

CERTIFICATE OF NOTICEDistrict/off: 0752-1
Case: 09-16974User: rmarola
Form ID: pdf006Page 1 of 2
Total Noticed: 45

Date Rcvd: Jan 29, 2010

The following entities were noticed by first class mail on Jan 31, 2010.

db/jdb +John E Krystinak, Mary T Krystinak, 1025 Ridgewood Drive, West Chicago, IL 60185-5004
 aty +Ariane Holtschlag, Grochocinski, Grochocinski & Lloyd, Ltd., 1900 Ravinia Place,
 Orland Park, IL 60462-3760
 aty +David B Lloyd, Grochocinski Grochocski and Lloyd Ltd, 1900 Ravinia Road,
 Orland Park, IL 60462-3760
 aty +David E Grochocinski, Grochocinski & Grochocinski, 1900 Ravinia Place,
 Orland Park, IL 60462-3760
 aty David J Boersma, Law Office of David Boersma, 1776A S Naperville Road, Suite 200,
 Wheaton, IL 60189-5843
 aty +Michael A Phelps, Grochocinski, Grochocinski & Lloyd, Ltd., 1900 Ravinia Place,
 Orland Park, IL 60462-3760
 tr +David E Grochocinski, Grochocinski, Grochocinski & Lloyd, Ltd., 1900 Ravinia Place,
 Orland Park, IL 60462-3760
 13898480 AllianceOne, For Capital One Bank, 4850 Street Road, Suite 300, Trevose, PA 19053-6643
 13898481 Bank Of America, PO Box 15726, Wilmington, DE 19886-5726
 14362904 +CAPITAL ONE BANK (USA), N.A., C/O TSYS DEBT MANAGEMENT (TDM), PO BOX 5155,
 NORCROSS, GA 30091-5155
 13898482 Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
 13898483 Capital One Bank (USA), NA, PO Box 5294, Carol Stream, IL 60197-5294
 13898484 +Capital One Services, LLC, For Capital One Bank, PO Box 70886, Charlotte, NC 28272-0886
 13898485 Chase, PO Box 15153, Wilmington, DE 19886-5153
 14424160 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 14441883 +Chase Bank USA, N.A., C/O Creditors Bankruptcy Service, P.O. Box 740933,
 Dallas, TX 75374-0933
 13898486 Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
 13898487 Chase Cardmember Service, Credit Card Services, PO Box 15153, Wilmington, DE 19886-5153
 13898489 +Collectcorp, For Bank Of America, P.O. Box 101928, Department 4947A,
 Birmingham, AL 35210-6928
 13898488 +Collectcorp, For Chase Bank, USA, NA, P.O. Box 101928, Department 4947A,
 Birmingham, AL 35210-6928
 13898490 Creditors Interchange, For Chase Bank, NA, 80 Holtz Drive, Buffalo, NY 14225-1470
 13898491 Encore Receivable Management, Inc., For Bank Of America, PO Box 3330,
 Olathe, KS 66063-3330
 14696636 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,
 Oklahoma City, OK 73124-8809
 13898492 FIA Card Services, P.O. Box 15726, Wilmington, DE 19886-5726
 13898493 Firstsource Advantage, LLC, For Target National Bank, 205 Bryant Woods South,
 Buffalo, NY 14228-3609
 13898494 Firstsource Advantage, LLC, For Bank Of America, 205 Bryant Woods South,
 Buffalo, NY 14228-3609
 13898495 GMAC, PO Box 9001951, Louisville, KY 40290-1951
 13898496 GMAC Mortgage, Attn: Customer Care, PO Box 4622, Waterloo, IA 50704-4622
 13898497 +Healthcare Associates Credit Union, 1151 E Warrenville Rd, Naperville, IL 60563-9415
 13898477 Krystinak John E, 1025 Ridgewood Drive, West Chicago, IL 60185-5004
 13898478 Krystinak Mary T, 1025 Ridgewood Drive, West Chicago, IL 60185-5004
 13898479 Law Office of David J Boersma, 1776-A S Naperville Road Suite 200, Wheaton, IL 60189-5843
 13898502 NCB Management Services, Inc., For Target National Bank, PO Box 1099,
 Langhorne, PA 19047-6099
 13898503 Professional Bureau Of Collections, For Lowe's/GE Money Bank, PO Box 1259,
 Oaks, PA 19456-1259
 13898504 Target National Bank, PO Box 59317, Minneapolis, MN 55459-0317
 13898505 +Trideam Card Services, For Kohl's/Chase Bank USA, 865 Merrick Ave., 4th Floor,
 Westbury, NY 11590-6695
 13898506 US Department of Education, Direct Loan Servicing Center, PO Box 5609,
 Greenville, TX 75403-5609

The following entities were noticed by electronic transmission on Jan 29, 2010.

14323304 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 30 2010 00:15:12
 AMERICAN INFOSOURCE LP AS AGENT FOR, TARGET, PO Box 248838, Oklahoma City, OK 73124-8838
 14699422 +E-mail/PDF: gecsed@recoverycorp.com Jan 30 2010 00:12:03 GE Money Bank dba LOWES CONSUMER,
 Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
 13898498 E-mail/PDF: cr-bankruptcy@kohls.com Jan 30 2010 00:14:49 Kohl's, PO Box 2983,
 Milwaukee, WI 53201-2983
 13898499 E-mail/PDF: cr-bankruptcy@kohls.com Jan 30 2010 00:14:49 Kohl's, PO Box 3004,
 Milwaukee, WI 53201-3004
 13898501 E-mail/PDF: gecsed@recoverycorp.com Jan 30 2010 00:12:04 Lowe's, PO Box 981064,
 El Paso, TX 79998-1064
 13898500 E-mail/PDF: gecsed@recoverycorp.com Jan 30 2010 00:12:04 Lowe's, PO Box 530914,
 Atlanta, GA 30353-0914
 13898507 E-mail/Text: vci.bkcy@vwcredit.com Volkswagen Credit, PO Box 3,
 Hillsboro, OR 97123-0003
 13898508 E-mail/Text: vci.bkcy@vwcredit.com Volkswagen Credit, PO Box 17497,
 Baltimore, MD 21297-1497

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1
Case: 09-16974

User: rmarola
Form ID: pdf006

Page 2 of 2
Total Noticed: 45

Date Rcvd: Jan 29, 2010

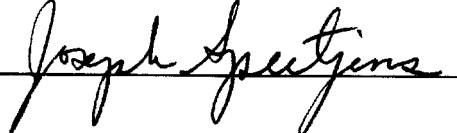
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2010

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.